

Composite of Insurance Complaints Investigated by the Dept. of Insurance in 2013

Summary

	<u>2013</u> <u>Complaint</u> <u>Count</u>	<u>2012</u> <u>Complaint</u> <u>Count</u>
HMO Complaints	248	231
Insurance Company Complaints	<u>6,848</u>	<u>6,969</u>
	7,096	7,200
Not Categorized Complaints	<u>1,169</u>	<u>1,224</u>
Total Complaints:	<u>8,265</u>	<u>8,424</u>

Complaints by Line of Coverage

<u>Coverage</u>	<u>Complaint</u> <u>Count</u>	<u>Percentage</u>
Auto	2,408	29%
Homeowners	1,195	14%
Individual Life	600	7%
Individual Accident & Health	453	5%
Group Accident & Health	1,608	19%
HMOs	248	3%
Group Credit Accident & Health	8	<1%
Individual Annuity	80	1%
All Other Coverages	496	6%
Not Categorized	1,169	14%
Total:	8,265	100%

Major Reasons for Complaints

<u>Reasons</u>	<u>Insurance Companies</u>		<u>HMOs</u>	
Underwriting	1,216	18%	7	3%
Marketing & Sales	244	4%	4	2%
Claims Handling	4,694	69%	227	92%
Policyholder Service	694	10%	10	4%
Total:	6,848	100%	248	100%

Distribution of Complaints by Zip Code

	<u>Insurance Companies</u>		<u>HMOs</u>	
Suburban Chicago (600-605)	2,763	40%	117	47%
Chicago (606)	1,399	20%	41	17%
Downstate (607-629)	1,826	27%	68	27%
Outside Illinois	723	11%	17	7%
No Zip code Provided	137	2%	5	2%
Total:	6,848	100%	248	100%